TO	 	MANUAL WSD	ISSUE NO. 187
<u> </u>	U.S. DEPT. OF AGRICULTURE	DATE	
	RURAL DEVELOPMENT	<u>September 30, 2005</u>	
WSD	RICHMOND, VIRGINIA	DISTRIBUTION CODE	
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MANUAL CHANGES

Virginia Instruction 1951-F

ANALYZING CREDIT NEEDS AND GRADUATION OF BORROWERS. Virginia Instruction 1951-F has been modified to add questions 13 through 16. This additional documentation has been required by the National Office to further document our initial graduation screening results.

REMOVE <u>INSERT</u>

Virginia Instruction 1951-F, Exhibit A

Virginia Instruction 1951-F, Exhibit A